

Information to identify the case:		
Debtor 1:	Luis Fernando Yanes Benitez	Social Security number or ITIN: xxx-xx-1054
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Virginia		Date case filed for chapter: 7 7/18/25
Case number: 25-11448-KHK		

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Luis Fernando Yanes Benitez	
2. All other names used in the last 8 years		
3. Address	2160 Astoria Cir. Apt. 115 Herndon, VA 20170	
4. Debtor's attorney Name and address	Daniel M. Press Chung & Press, P.C. 6718 Whittier Ave., Suite 200 McLean, VA 22101	Contact phone (703) 734-3800 Email: dpress@chung-press.com
5. Bankruptcy trustee Name and address	Kevin R. McCarthy McCarthy & White, PLLC 8508 Rehoboth Ct. Vienna, VA 22182	Contact phone (703) 770-9261 Email: krm@mccarthywhite.com

For more information, see page 2 >

Debtor **Luis Fernando Yanes Benitez**

Case number **25-11448-KHK**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: Charri S Stewart Date: July 21, 2025
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 13, 2025 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 723 721 3164, and Passcode 0426782547, or call 1(571) 592-2491
For additional meeting information go to: www.justice.gov/ust/moc		
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: October 14, 2025
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

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Case number **25-11448-KHK**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:
Luis Fernando Yanes Benitez
Debtor

Case No. 25-11448-KHK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Jul 21, 2025

User: Nathaniel
Form ID: 309A

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db	+ Luis Fernando Yanes Benitez, 2160 Astoria Cir. Apt. 115, Herndon, VA 20170-4081
16774490	+ Emma Kisamore, 2160 Astoria Cir, Apt 115, Herndon, VA 20170-4081
16774491	+ Lendmark Fin Servs, 510-H E Market St, Leesburg, VA 20176-4112
16774492	+ Northern Virginia Regional Park Authority, 5400 Ox Road., Fairfax Station, VA 22039-1052
16774493	Portfolio Recovery, Riverside Commerce Center, Norfolk, VA 23502
16774495	+ RD/BP/Dulles, 91 E 700 S, Logan, UT 84321-5769
16774499	+ VIRGINIA RISK SHARING ASSOCIATION, P. O. Box 3239, Glen Allen, VA 23058-3239

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dpress@chung-press.com	Jul 22 2025 01:00:00	Daniel M. Press, Chung & Press, P.C., 6718 Whittier Ave., Suite 200, McLean, VA 22101
tr	+ EDI: BKRMCARTH	Jul 22 2025 04:44:00	Kevin R. McCarthy, McCarthy & White, PLLC, 8508 Rehoboth Ct., Vienna, VA 22182-5061
16774487	+ Email/Text: bankruptcy-incoming-mails@one.app	Jul 22 2025 01:01:00	CCB One Progress Serv, PO Box 513717, Los Angeles, CA 90051-3717
16774488	+ EDI: CCS.COM	Jul 22 2025 04:44:00	Credit Collections, 725 Canton St, Norwood, MA 02062-2679
16774489	+ Email/PDF: creditonebknofications@resurgent.com	Jul 22 2025 01:32:19	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
16774494	+ Email/Text: bwiese@rbcvlaw.com	Jul 22 2025 01:00:00	Randolph Boyd Cherry & Vaughan, 14 E Main St, Richmond, VA 23219-2110
16774496	+ Email/Text: joey@rmscollect.com	Jul 22 2025 01:02:00	Receivables Management, 7206 Hull St Rd Ste 21, Richmond, VA 23235-5827
16774497	Email/Text: legalservices12@snaponcredit.com	Jul 22 2025 01:01:00	Snap On Credit, 950 Technology Way #301, Libertyville, IL 60048
16774498	+ Email/Text: bankruptcy@dss.virginia.gov	Jul 22 2025 01:01:00	VA Department of Social Serv, Division of Child Suppt Enf., PO Box 550, Richmond, VA 23218-0550

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0422-9

User: Nathaniel

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Date Rcvd: Jul 21, 2025

Form ID: 309A

Total Noticed: 16

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Debtor Luis Fernando Yanes Benitez dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Kevin R. McCarthy	krm@mccarthywhite.com kmccarthy@premierremote.com;DC07@ecfbis.com
Matthew W. Cheney	ustpreion04.ax.ecf@usdoj.gov

TOTAL: 3